

WHAT IS CLAIMED IS:

1. A method of correcting corrupted magnetic ink character recognition (MICR) indicia data, the method comprising:

receiving over a network a corrupted first account number for a first check drafted by a payor, the first account number obtained from MICR indicia on the first check;

receiving over the network a driver license number for the first payor in association with the corrupted first account number;

storing in computer readable memory the corrupted first account number in association with the driver license number;

submitting the first check for clearance, the submission including the corrupted first account number;

receiving an indication that the first check failed to clear at least in part because the corrupted first account number is incorrect;

locating a database record for at least a first previously cleared check associated with the driver license number;

reading a second account number, the second account number associated with the first previously cleared check;

comparing at least the corrupted first account number with at least the second account number;

determining if the second account number meets a first criteria, indicating the second account number is a potential correct number for the corrupted first account number, based at least in part on the comparison; and

resubmitting the first check for clearance, the resubmission including the second account number, at least partly in response to determining that the second account number meets the first criteria.

2. The method as defined in Claim 1, wherein the corrupted first account number was corrupted during a check reading process.

3. The method as defined in Claim 1, wherein the corrupted first account number was corrupted during a manual entry of the MICR indicia.

4. The method as defined in Claim 1, wherein the comparison is performed by comparing each digit of at least the corrupted first account number with each digit of at least the second account number.

5. The method as defined in Claim 1, wherein the first criteria is met when less than a first number of digits of the corrupted first account number differ from corresponding digits of the second account number.

6. The method as defined in Claim 1, wherein the first criteria is varied based at least in part on a first condition.

7. The method as defined in Claim 1, wherein the driver license number is used as a search key to locate the first previously cleared check.

8. The method as defined in Claim 1, wherein the act of locating at least the first previously cleared check includes searching a database for checks that have cleared, wherein the search is limited to checks associated with transactions that occurred within a predetermined time period.

9. The method as defined in Claim 1, wherein the act of locating at least the first previously cleared check includes searching a database for checks that have cleared, wherein the search is limited to exclude checks received from customers from designated areas.

10. The method as defined in Claim 1, wherein the act of locating at least the first previously cleared check includes searching a database for checks that have cleared, wherein the search is limited to exclude checks whose MICR data was received from designated merchants.

11. The method as defined in Claim 1, wherein the corrupted first account number is received from a merchant terminal.

12. A method of processing a check transaction, the method comprising:

receiving an indication that a first check transaction from a first payor failed to clear at least in part because a first account number associated with the first check is erroneous;

locating a separate identifier for the first payor;

locating a first previously cleared check transaction associated with the separate identifier;

reading a second account number, the second account number associated with the first previously cleared check transaction;

comparing at least the first account number with at least the second account number; and

determining if the second account number meets a first criteria, which thereby indicates the second account number is potentially a correct version of the first account number.

13. The method as defined in Claim 12, further comprising submitting the first check transaction for clearance using the second account number at least partly in response to determining that the second account number meets the first criteria.

14. The method as defined in Claim 12, wherein the comparison of at least the first account number with at least the second account number further comprises comparing routing data associated with the first check with routing data associated with the first previously cleared check transaction.

15. The method as defined in Claim 12, further comprising:

locating a second previously cleared check transaction associated with the separate identifier;

reading a third account number, the third account number associated with the second previously cleared check transaction;

comparing at least the first account number with at least the third account number;

determining if the third account number meets the first criteria; and

if both the second account number and the third account number meet the first criteria, providing an indication that neither the second account number nor the third account number are to be used in resubmitting the first check transaction for clearance.

16. The method as defined in Claim 12, wherein the indication that the first check transaction failed to clear is received from a clearinghouse.

17. The method as defined in Claim 12, further comprising submitting the first check transaction for clearance using the second account number.

18. The method as defined in Claim 12, wherein the separate identifier is a driver license number.

19. The method as defined in Claim 12, wherein the separate identifier is associated with an identification document.

20. The method as defined in Claim 12, wherein the separate identifier is a social security number.

21. The method as defined in Claim 12, wherein the separate identifier is a transponder number.

22. The method as defined in Claim 12, wherein the first check transaction was performed using a physical check.

23. The method as defined in Claim 12, wherein the first check transaction was performed using an electronic check.

24. The method as defined in Claim 12, wherein the first check transaction was performed using a check card.

25. The method as defined in Claim 12, wherein the first account number was read magnetically and converted to characters.

26. The method as defined in Claim 12, wherein the first account number was manually entered into a form.

27. The method as defined in Claim 12, wherein the first account number was read optically and converted to characters.

28. A method of selecting alternate MICR data, the method comprising:

receiving an indication that a first check from a first payor failed to clear because at least a portion of first MICR data associated with the first check is incorrect;

reading a personal identifier associated with the first payor, wherein the personal identifier was provided in association with the first check;

locating MICR data associated with a previously processed check associated with the personal identifier;

comparing at least a portion of the located MICR data with at least the portion of first MICR data associated with the first check; and

based at least in part on the comparison, determining if the portion of the located MICR data is at least a potentially correct version of the portion of first MICR.

29. The method as defined in Claim 28, wherein the portion of first MICR data includes an account number.

30. The method as defined in Claim 28, wherein the portion of first MICR data includes an account number and a routing number.

31. The method as defined in Claim 28, wherein the act of comparing includes:

comparing characters of an account number associated with the first check with characters of an account number associated with the second check to determine which characters match; and

calculating how many characters fail to match.

32. An apparatus configured to process check data, the apparatus comprising:

a first instruction stored in computer readable memory, the first instruction configured to read an indication that a first check from a first payor failed to clear because MICR data associated with first check is incorrect;

a second instruction stored in computer readable memory, the second instruction configured to read a personal identifier associated with the first payor, wherein the personal identifier was provided in association with the first check;

a third instruction stored in computer readable memory, the third instruction configured to locate MICR data associated with a previously processed check associated with the personal identifier;

a fourth instruction stored in computer readable memory, the fourth instruction configured to compare at least a portion of the located MICR data with at least a portion of the MICR data associated with the first check; and

a fifth instruction stored in computer readable memory, the fifth instruction configured to determine if the portion of the located MICR data is at least a potentially correct version of the portion of the MICR data associated with the first check based at least in part on the comparison.

33. The apparatus as defined in Claim 32, wherein the MICR data associated with the first check includes at least one of an account number and a routing number.

34. The apparatus as defined in Claim 32, further comprising a computer system including the computer readable memory and a processor configured to execute the first, second, third, fourth, and fifth instructions.